

Financial Statements
for the First Half
Ended September 30, 2014

The Bank of Okinawa, Ltd.

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I. Bank of Okinawa Financial Statements for the First Half Ended September 30, 2014

1. Earnings

➤ Year-on-year comparison

Ordinary income for the reporting period decreased ¥823 million year on year to ¥17,936 million. Despite an increase in interest and dividends on securities and gains on sales of bonds, this decrease was largely attributable to the decrease in gain on sales of stocks and other securities and interest on loans and discounts.

Business profit on core banking operations declined ¥199 million year on year to ¥4,698 million. This result was mainly due to decrease in fees and commissions and interest income.

Ordinary profit increased ¥63 million year on year to ¥3,843 million. Notwithstanding a decrease in business profit on core banking operations, this result was mainly due to the decrease in credit costs. In addition, net income for the reporting period came to ¥3,044 million, up ¥876 million year on year due to a decrease in income taxes.

Business performance (non-consolidated)

(¥ million)

	(Japanese)	No.	1H FY14		1H FY13
			Amounts	1H FY13 increase (decrease)	
Ordinary income	経 常 収 益	1	17,936	(823)	18,760
Gross business profit	業 務 粗 利 益	2	15,151	244	14,906
Interest income	資 金 利 益	3	13,662	(55)	13,718
Fees and commissions	役 務 取 引 等 利 益	4	1,165	(178)	1,344
Expenses for the disposal of bad debt included in trust account	うち信託勘定不良債権処理額	5	43	43	-
Other business profit	そ の 他 業 務 利 益	6	322	479	(156)
Gains (losses) on bond trading	うち国債等債券関係損益	7	245	494	(249)
Expenses (excluding non-recurrent items)	経費 (除く臨時処理分)	8	10,251	(6)	10,257
Personnel expenses	う ち 人 件 費	9	4,916	39	4,876
Non-personnel expenses	う ち 物 件 費	10	4,623	(91)	4,714
Business profit on core banking operations (A)	コ ア 業 務 純 益	11	4,698	(199)	4,897
Provision of general allowance for possible loan losses	一般貸倒引当金繰入額	12	362	(195)	558
Net business profit (B)	業 務 純 益	13	4,537	446	4,090
Non-recurrent items	臨 時 損 益	14	(693)	(383)	(310)
Recoveries of written-off claims	うち償却債権取立益	15	57	(1)	59
Net gains (losses) on equity securities	うち株式等関係損益	16	56	(562)	618
Bad debt disposal (non-recurrent items)	うち不良債権処理額	17	908	(105)	1,014
Ordinary profit	経 常 利 益	18	3,843	63	3,779
Extraordinary gains (losses)	特 別 損 益	19	(51)	(47)	(4)
Gains on disposal of noncurrent assets	うち固定資産処分損益	20	(51)	(46)	(4)
Income before income taxes	税 引 前 中 間 純 利 益	21	3,792	16	3,775
Total income taxes	法 人 税 等 合 計	22	747	(859)	1,607
Net income	中 間 純 利 益	23	3,044	876	2,168

(Note) The total amount for bad debt disposal

No. (17+5) 1H FY14 ¥952 million

1H FY13 ¥1,014 million

《Explanation of terms》

(A) Business profit on core banking operations

No. (13+12-7+5)

An indicator of Bank earnings capacity, comprising net business profit (non-consolidated) excluding variable factors.

(B) Net business profit

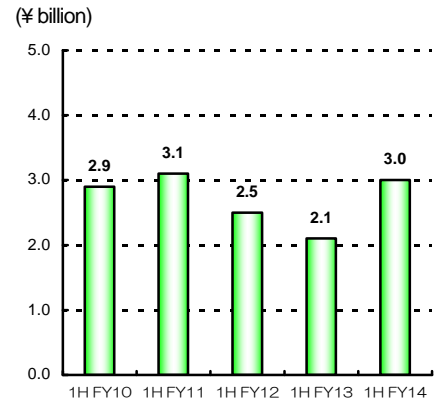
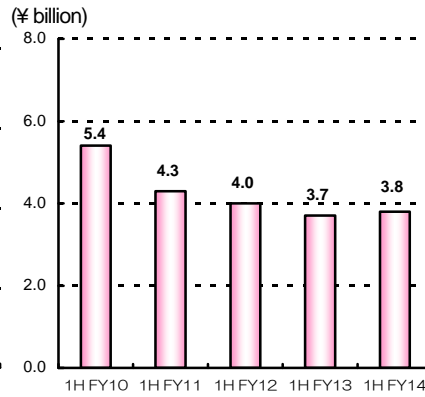
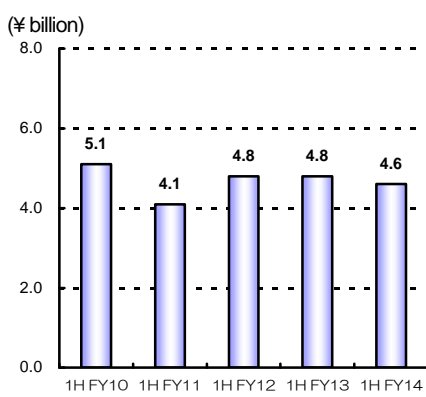
No. (2-8-12)

Roughly equivalent to operating income at companies outside the banking sector

Business profit on core banking operations

Ordinary profit

Net income



2. Major assets and liabilities (non-consolidated)

(1) Loans and bills discounted

➤ Year-on-year comparison

The balance of loans and bills discounted under banking and trust accounts stood at ¥1,278.8 billion as of the end of the reporting period, up ¥62.0 billion year on year. This increase was largely attributable to solid increases in mortgage loans and apartment loans as a result of stronger marketing in consumer loans, and the increase in business loans on the back of successful efforts to build more robust customer relationships under our “Strong Relations Plan.”

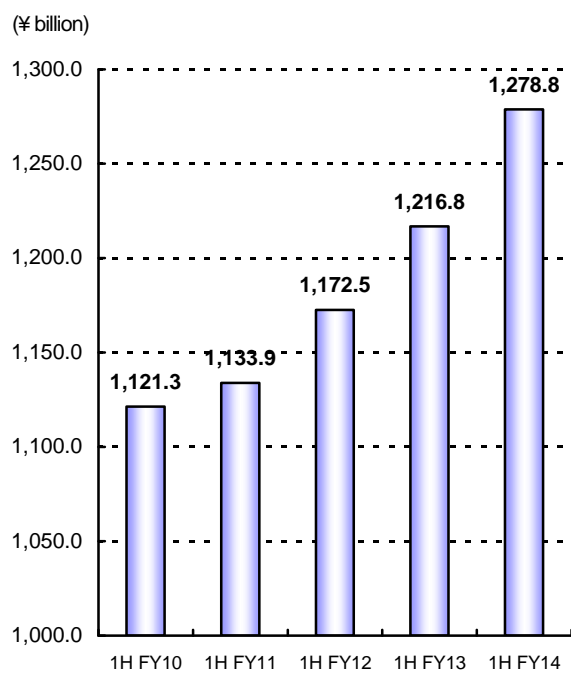
Term-end balance

(¥ billion, %)

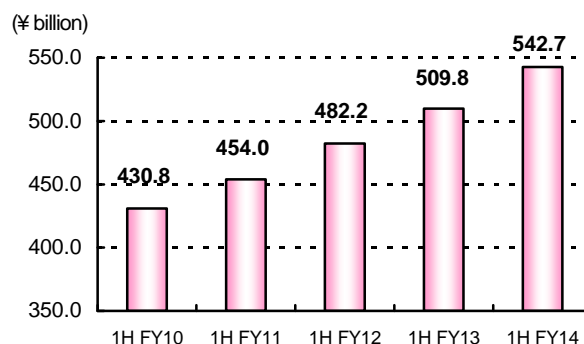
	(Japanese)	1H FY14					FY13	1H FY13
		Amounts	FY13		1H FY13			
			increase (decrease)	%	increase (decrease)	%		
Loans and bills discounted (term-end balance)	貸出金 (期末残高)	1,278.8	27.4	2.19	62.0	5.09	1,251.4	1,216.8
Business loans	事業性貸出	638.2	15.0	2.41	28.8	4.73	623.2	609.4
Consumer loans	生活密着型ローン	542.7	12.8	2.42	32.8	6.44	529.8	509.8
Mortgage loans	住宅ローン	477.7	13.0	2.81	31.0	6.95	464.6	446.6
Loans to local government bodies and other public organizations	国・地公体向け貸出	97.9	(0.4)	(0.43)	0.3	0.34	98.3	97.5
Loans and bills discounted (average balance)	貸出金 (平均残高)	1,239.9	37.9	3.15	48.3	4.06	1,202.0	1,191.5

(Note) Including trust accounts.

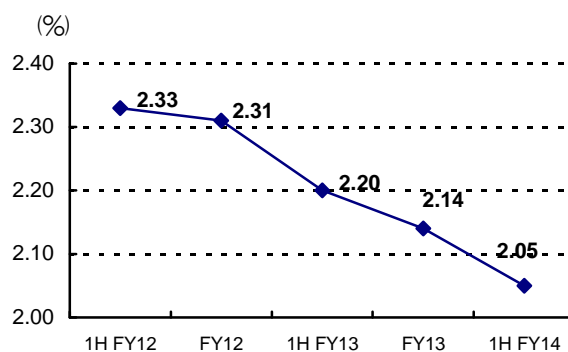
Loans and bills discounted (term-end balance)



Consumer loans (term-end balance)



Yield on loans



(*) Trust accounts are not included in the yield calculation.

(2) Deposits

➤ Year-on-year comparison

Total deposits increased ¥77.3 billion year on year to ¥1,854.3 billion on an aggregated reporting period-end banking and trust accounts balance basis. This result mainly reflected the steady upswing in deposits by individuals thanks to successful efforts to capture retirement allowances and direct payroll deposits, etc. and stronger marketing to the employees of customers, and firm growth in deposits by companies on the back of successful efforts to build more robust customer relationships under our “Strong Relations Plan,” including continued and repeated customer visits.

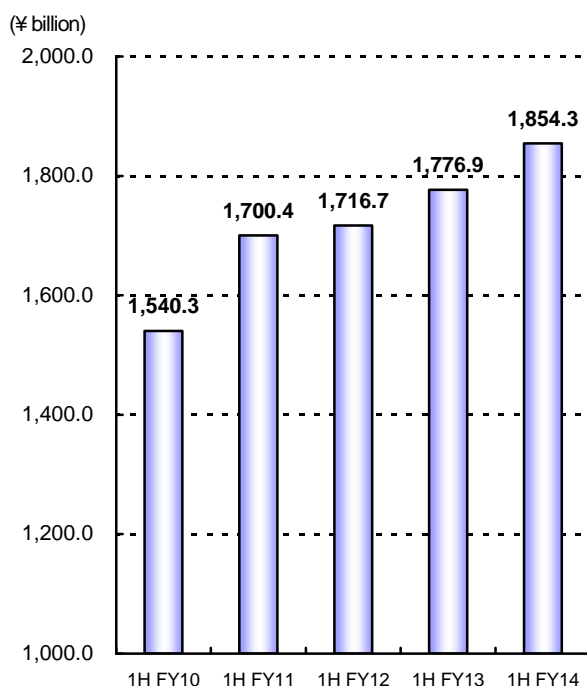
Term-end balance

(¥ billion, %)

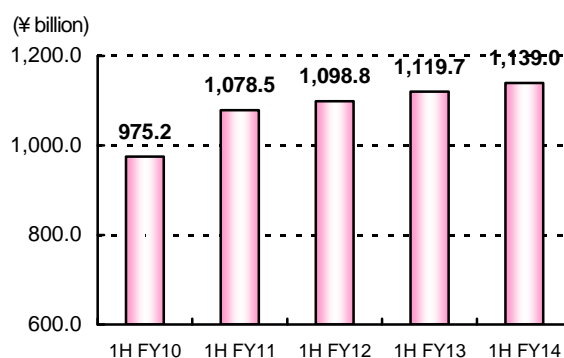
	(Japanese)	1H FY14						FY13	1H FY13
		Amounts	FY13		1H FY13				
			increase (decrease)	%	increase (decrease)	%			
Deposits (term-end balance)	預金 (期末残高)	1,854.3	99.1	5.64	77.3	4.35	1,755.1	1,776.9	
Individuals	個人	1,139.0	17.1	1.52	19.3	1.72	1,121.9	1,119.7	
Corporations	法人	558.3	61.5	12.39	47.1	9.22	496.7	511.2	
Financial institutions	金融	40.3	21.7	117.32	25.0	162.79	18.5	15.3	
Public funds	公金	116.5	(1.3)	(1.15)	(14.0)	(10.77)	117.8	130.5	
Deposits (average balance)	預金 (平均残高)	1,806.4	60.7	3.47	51.0	2.90	1,745.6	1,755.3	

(Note) Including trust accounts.

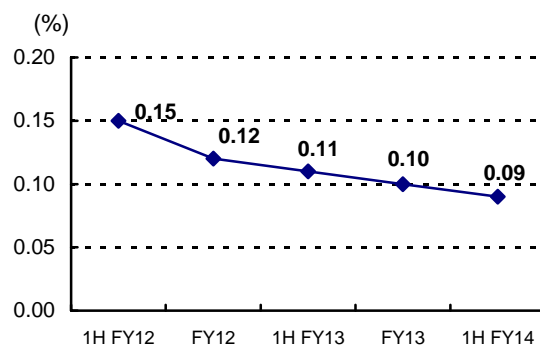
Deposits (term-end balance)



Deposit made by individuals (term-end balance)



Yield on deposits



(*) Trust accounts are not included in the yield calculation.

(3) Securities

➤ Year-on-year comparison

The balance of securities stood at ¥574.5 billion, a year-on-year decrease of ¥26.6 billion. This was primarily due to efficient fund operations and stable earnings with attention to market trends, mainly from investments in public bonds such as JGBs as well as prefectural and municipal bonds.

In addition, the total unrealized gain on securities increased ¥3.6 billion year on year to ¥16.7 billion.

Term-end balance

(¥ billion, %)

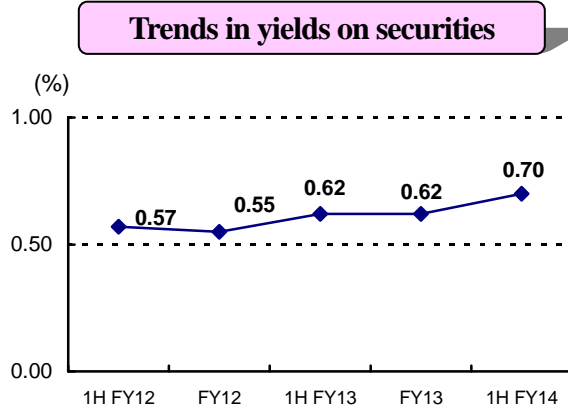
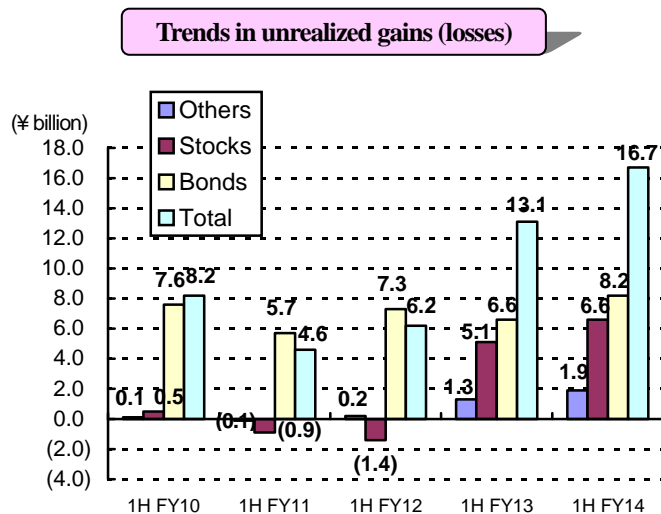
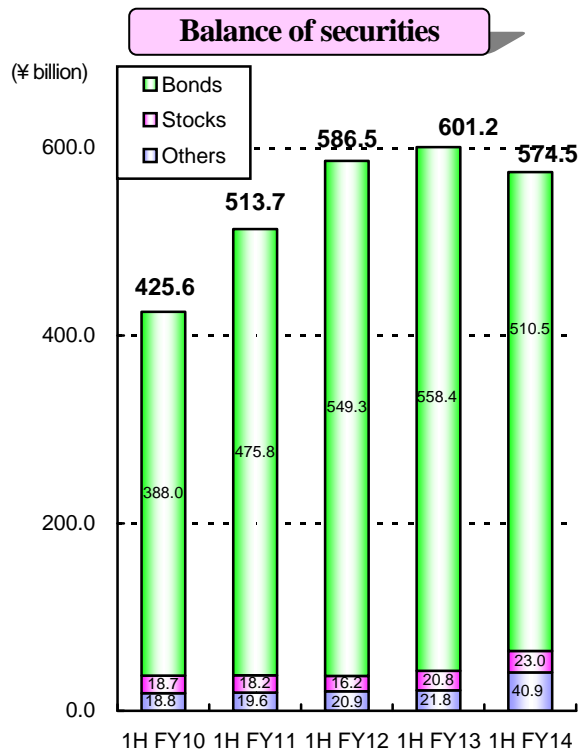
	(Japanese)	1H FY14				FY13	1H FY13	
		Amounts	FY13		1H FY13			
			increase (decrease)	%	increase (decrease)			%
Securities	有 価 証 券	574.5	(2.7)	(0.47)	(26.6)	(4.43)	577.3	601.2
Bonds	債 券	510.5	(19.3)	(3.65)	(47.9)	(8.58)	529.9	558.4
Stocks	株 式	23.0	1.4	6.85	2.1	10.41	21.5	20.8
Others	そ の 他	40.9	15.1	58.78	19.0	87.36	25.7	21.8

Unrealized gains and losses

(¥ billion, %)

	(Japanese)	1H FY14				FY13	1H FY13	
		Amounts	FY13		1H FY13			
			increase (decrease)	%	increase (decrease)			%
Securities	有 価 証 券	16.7	3.3	24.94	3.6	27.58	13.4	13.1
Bonds	債 券	8.2	0.8	11.61	1.5	23.79	7.3	6.6
Stocks	株 式	6.6	1.5	31.75	1.4	28.99	5.0	5.1
Others	そ の 他	1.9	0.9	85.12	0.5	40.42	1.0	1.3

(Note) "Others" include foreign securities and investment trusts.



(4) Assets in custody

➤ Year-on-year comparison

The balance of total assets in custody stood at ¥162.1 billion as of the reporting period-end, up ¥17.6 billion year on year. Despite no growth in investment trusts balance owing to increases in both sales and cancellations because of a turnaround in the investment environment, and despite a decrease in JGBs due to redemptions, this increase was largely attributable to increased sales of personal pension insurance plans due to new financial product offerings.

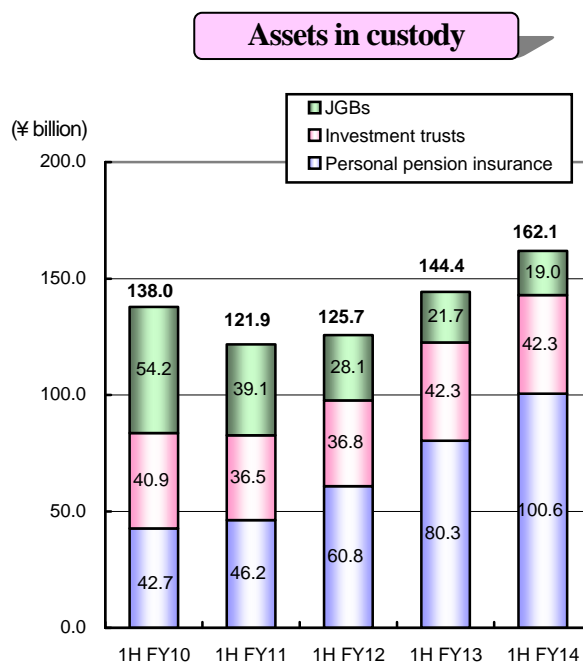
Term-end balance

(¥ billion)

	(Japanese)	1H FY14			FY13	1H FY13
		Amounts	FY13 increase (decrease)	1H FY13 increase (decrease)		
Assets in custody	預かり資産	162.1	11.3	17.6	150.7	144.4
JGBs	国債	19.0	(1.1)	(2.6)	20.1	21.7
Investment trusts	投資信託	42.3	1.9	(0.0)	40.3	42.3
Personal pension insurance	個人年金保険等	100.6	10.4	20.3	90.1	80.3

《Assets in custody》

“Assets in custody” refers to customer asset management products.



3. Expenses (non-consolidated)

➤ Year-on-year comparison

Personnel expenses rose ¥39 million year on year to ¥4,916 million owing partly to higher expenses incurred for retirement benefits.

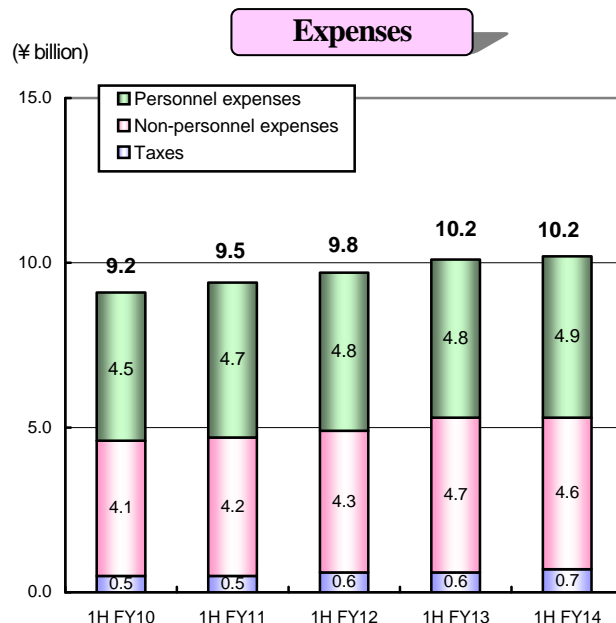
Non-personnel expenses declined ¥91 million year on year to ¥4,623 million mainly due to a decrease in depreciation and amortization expenses.

Core OHR, an indicator of the cost-efficiency of core banking operations, increased 0.9 percentage point year on year to 68.5%, largely reflecting a decrease in gross business profit on core banking operations.

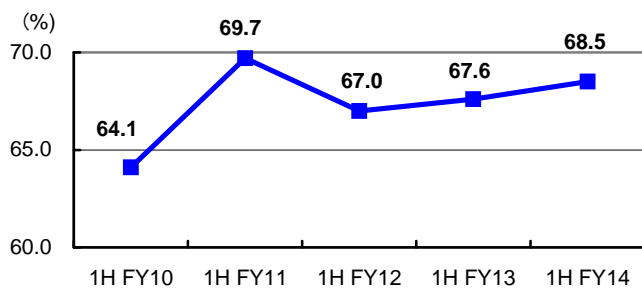
* Core OHR: expenses ÷ gross business profit on core banking operations (business profit on core banking operations + expenses)

Breakdown of expenses

	(Japanese)	1H FY2014		1H FY13
		Amounts	1H FY13 increase (decrease)	
Expenses	経 費	10,251	(6)	10,257
Personnel expenses	人 件 費	4,916	39	4,876
Non-personnel expenses	物 件 費	4,623	(91)	4,714
Taxes	税 金	711	45	666
Gross business profit on core banking operations	コア業務粗利益	14,949	(206)	15,155
Core OHR	コアOHR	68.5	0.9	67.6



Core OHR



4. Asset soundness (non-consolidated)

(1) Credit cost (year-on-year comparison)

➤ Year-on-year comparison

Credit cost decreased ¥258 million year on year to ¥1,314 million. This increase was mainly due to the decrease in provision of general allowance for possible loan losses owing to the decline in the historical default rate and the decrease in provision of reserve for compensation for trust principal losses.

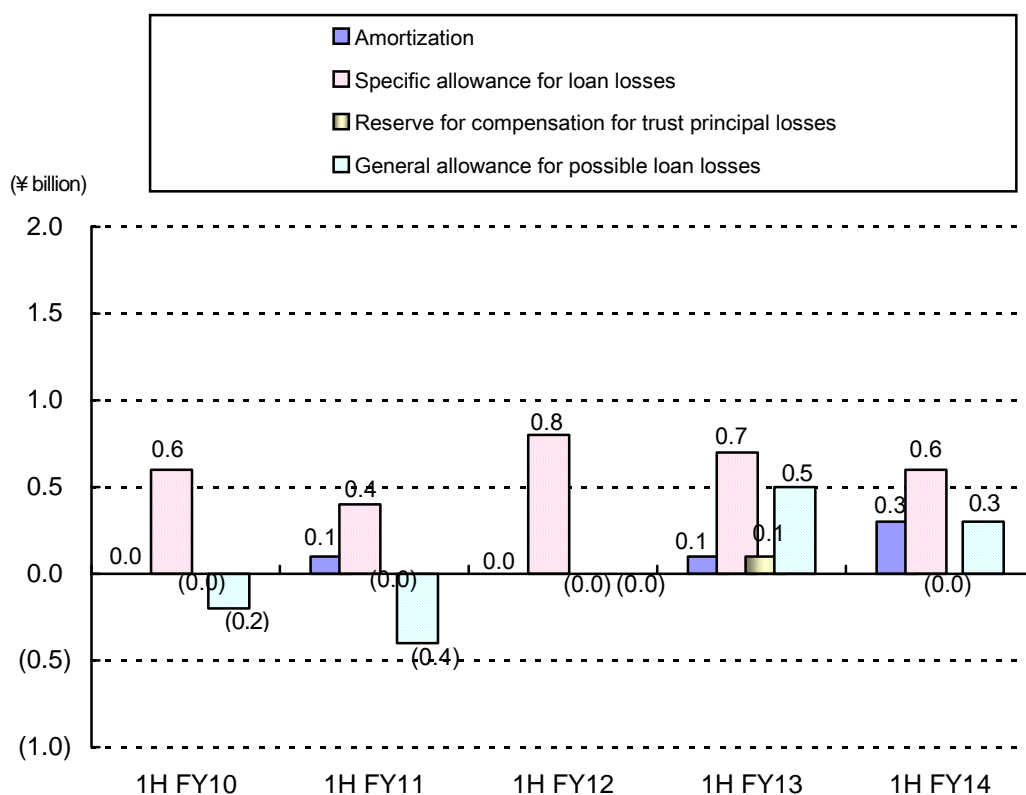
Credit cost (¥ million)

	(Japanese)	1H FY14		1H FY13
		Amounts	1H FY13 increase (decrease)	
Credit cost	与 信 費 用	1,314	(258)	1,572
Provision of general allowance for possible loan losses	一般貸倒引当金繰入額	362	(195)	558
Bad debt disposal	不良債権処理額	952	(62)	1,014
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	677	(104)	782
Provision of reserve for compensation for trust principal losses	信託元本補填引当金繰入額	(39)	(149)	109
Written-off of loans	貸 出 金 償 却	314	191	122

(Notes)

1. Including trust accounts.
2. Credit cost refers to expenses incurred in ensuring the soundness of claims (total of provision of general allowance for possible loan losses and bad debt disposal).

Credit cost



(2) Mandatory disclosure of bad debt (non-consolidated)

➤ Year-on-year comparison

The balance of bad debt subject to mandatory disclosure under Japan's Financial Reconstruction Law as of the reporting period-end decreased ¥1.3 billion year on year to ¥20.6 billion. The ratio of loans subject to mandatory disclosure (non-performing loan ratio) also declined 0.18 of a percentage point to 1.60%.

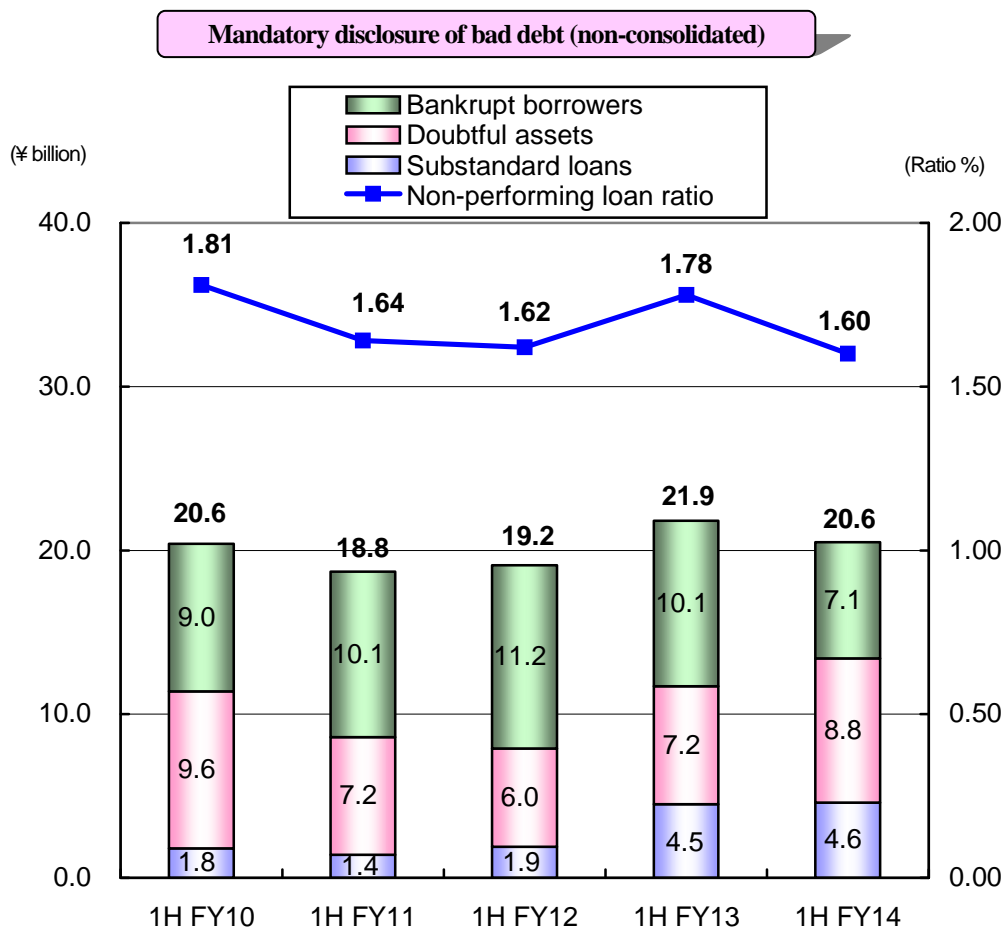
The above-mentioned ratio remains at a low level, which denies any problem with the soundness of bank assets.

Mandatory disclosure of bad debt under the Financial Reconstruction Law (non-consolidated)

(¥ billion)

	(Japanese)	1H FY14			(Reference)	FY13	1H FY13
		Amounts	FY13 increase (decrease)	1H FY13 increase (decrease)	Prior to partial charge-offs		
Mandatory disclosure of bad debt (a)	開示債権	20.6	(1.1)	(1.3)	25.0	21.7	21.9
	Bankrupt borrowers	7.1	(2.8)	(3.0)	11.4	9.9	10.1
	Doubtful assets	8.8	0.6	1.6	8.8	8.2	7.2
	Substandard loans	4.6	1.0	0.1	4.6	3.6	4.5
Normal assets	正常債権	1,269.4	28.8	63.0	1,269.4	1,240.6	1,206.3
Total credit balance (b)	総与信額	1,290.1	27.6	61.7	1,294.4	1,262.4	1,228.3
Non-performing loan ratio (a/b)	開示債権比率	1.60	(0.12)	(0.18)	1.93	1.72	1.78

(Note) Including trust accounts.



5. Capital ratio (domestic standards)

➤ Year-on-year comparison, non-consolidated

Following the amendment of Japan's capital adequacy rule, the capital ratio is calculated based on the New Standard, Basel III, commencing from March 31, 2014.

Based on the New Standard, the capital ratio was calculated to be 11.46%, highly exceeding 4% which is the domestic standard.

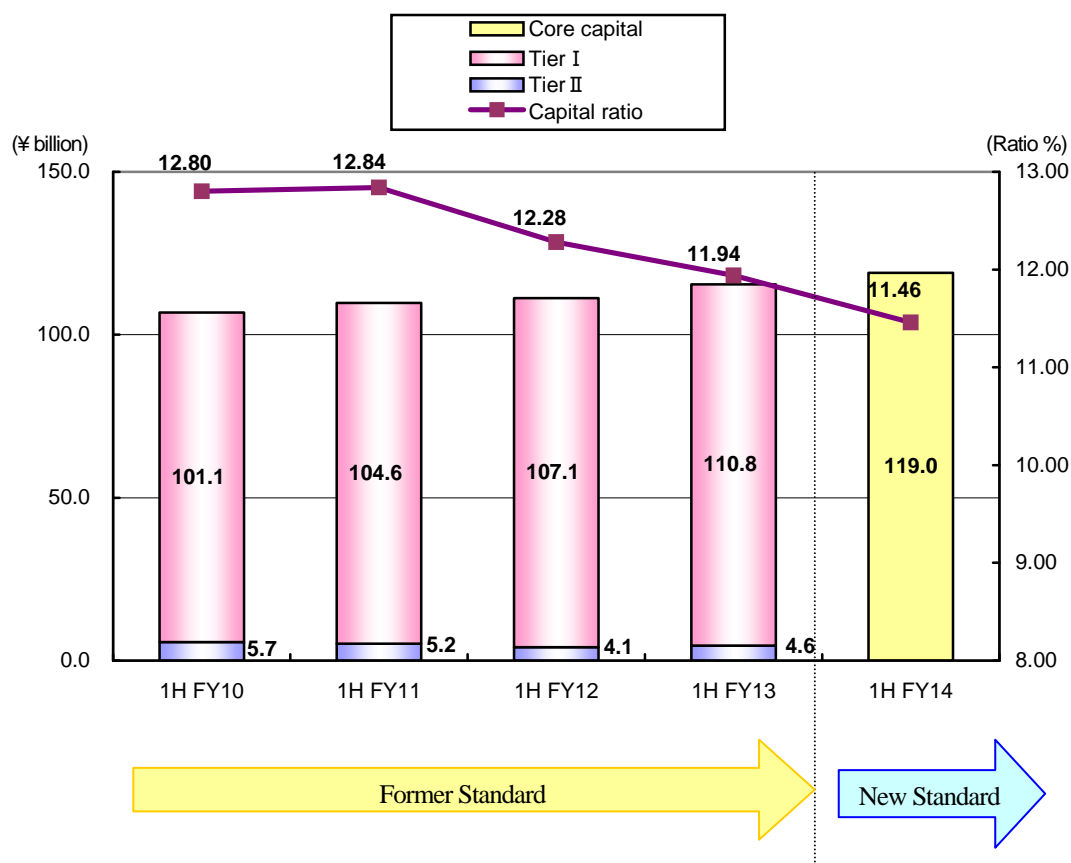
(¥ billion, %)

Basel III Standard	バーゼル III 基準	As of September 30, 2014		As of March 31, 2014	
		Non-consolidated	Consolidated	Non-consolidated	Consolidated
(Core) regulatory capital (a)	自己(コア)資本額	119.0	130.6	116.7	127.9
Basic elements	基礎項目	119.0	130.6	116.7	127.9
Adjustments	調整項目(△)	-	-	-	-
Risk-weighted assets (b)	リスクアセット	1,038.3	1,058.8	1,000.6	1,023.8
Capital ratio (a/b)	自己資本比率	11.46	12.33	11.66	12.49

(¥ billion, %)

Basel II Standard	バーゼル II 基準	As of September 30, 2013	
		Non-consolidated	Consolidated
Regulatory capital (a)	自己資本額	114.4	125.0
Tier I (b)	T i e r I	110.8	120.4
Tier II	T i e r II	4.6	5.6
Exclusion	控除項目(△)	1.0	1.0
Risk-weighted assets (c)	リスクアセット	958.7	982.3
Capital ratio (a/c)	自己資本比率	11.94	12.73
Tier I ratio (b/c)	T i e r I 比率	11.56	12.26

Capital ratio (non-consolidated)



6. Performance forecasts

Non-consolidated full-term performance forecasts

➤ Ordinary income

On a non-consolidated basis, ordinary income is expected to drop ¥1.4 billion year on year to ¥35.7 billion due chiefly to a decrease in gain on sales of stocks and other securities and interest on loans and discounts.

➤ Net business profit

On a non-consolidated basis, net business profit is expected to increase ¥0.6 billion year on year to ¥10.1 billion. This increase is largely attributable to a decrease in provision of general allowance for possible loan losses and an increase in gains on bond trading.

➤ Ordinary profit

We expect ordinary profit to increase ¥0.3 billion year on year to ¥8.9 billion. Despite a decrease in net gains on equity securities, this increase is largely attributable to an increase in net business profit and a decrease in bad debt disposal.

➤ Net income

We expect net income to increase ¥2.1 billion year on year to ¥6.7 billion due to a decrease in income taxes.

	(Japanese)	FY14 full-term forecasts (¥ billion)	
		forecasts	YoY increase (decrease)
Ordinary income	經常収益	35.7	(1.4)
Business profit on core banking operations	コア業務純益	10.0	(0.1)
Net business profit	業務純益	10.1	0.6
Ordinary profit	經常利益	8.9	0.3
Net income	当期純利益	6.7	2.1
Bad debt disposal*	不良債権処理額	1.6	(0.5)

*Bad debt disposal amounts include under trust accounts.

	(Japanese)	FY14 full-term forecasts (¥ billion)	
		forecasts	YoY increase (decrease)
Ordinary income	經常収益	48.0	(1.6)
Ordinary profit	經常利益	10.1	(0.2)
Net income	当期純利益	7.0	1.7

Ratio of bad debt subject to mandatory disclosure (under the Financial Reconstruction Law)

FY14 full-term forecasts	
Non-consolidated	Consolidated
1% to 1.99%	1% to 1.99%

Capital ratio

FY14 full-term forecasts	
Non-consolidated	Consolidated
11% to 11.99%	12% to 12.99%

*Forecasts for fiscal 2014 in this report are based on information available at the present time and assessments of future factors likely to affect performance. Actual results may differ widely from our forecasts.

II. Summary of Business Results for the First Half Ended September 30, 2014

1. Business performance

Non-consolidated

(¥ million)

	(Japanese)	1HFY14	YoY increase (decrease)		1HFY13
Gross business profit	業 務 粗 利 益	15,151	244		14,906
Domestic operations	国 内 業 務 粗 利 益	14,851	291		14,559
Interest income	資 金 利 益	13,456	(102)		13,558
Fees and commissions	役 務 取 引 等 利 益	1,142	(176)		1,318
Trust fees	う ち 信 託 報 酬	169	(85)		254
Expenses for the disposal of bad debt included in trust account (1)	信 託 勘 定 不 良 債 権 処 理 額	43	43		-
Other business profit	そ の 他 業 務 利 益	252	570		(318)
International operations	国 際 業 務 粗 利 益	299	(47)		346
Interest income	資 金 利 益	206	46		159
Fees and commissions	役 務 取 引 等 利 益	23	(1)		25
Other business profit	そ の 他 業 務 利 益	70	(91)		162
Expenses (excluding non-recurrent items)	経 費 (除 く 臨 時 処 理 分)	10,251	(6)		10,257
Personnel expenses	人 件 費	4,916	39		4,876
Non-personnel expenses	物 件 費	4,623	(91)		4,714
Taxes	税 金	711	45		666
Net business profit (prior to provision of general allowance for possible loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	4,899	251		4,648
Excluding gains (losses) on bond trading	除 く 国 債 等 債 券 関 係 損 益 (5 勘 定 戻)	4,654	(243)		4,897
Provision of general allowance for possible loan losses (2)	一 般 貸 倒 引 当 金 繰 入 額	362	(195)		558
Net business profit	業 務 純 益	4,537	446		4,090
Gains (losses) on bond trading	う ち 国 債 等 債 券 関 係 損 益 (5 勘 定 戻)	245	494		(249)
Non-recurrent items	臨 時 損 益	(693)	(383)		(310)
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	57	(1)		59
Net gains (losses) on equity trading	う ち 株 式 等 関 係 損 益 (3 勘 定 戻)	56	(562)		618
Losses on bad debt disposal (3)	う ち 不 良 債 権 処 理 損 失	948	(65)		1,014
Provision of specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	677	(104)		782
Written-off of loans	貸 出 金 償 却	271	148		122
Provision of reserve for compensation for trust principal losses	信 託 元 本 補 填 引 当 金 繰 入 額	-	(109)		109
Reversal of reserve for compensation for trust principal losses (4)	う ち 信 託 元 本 補 填 引 当 金 戻 入 益	39	39		-
Ordinary profit	経 常 利 益	3,843	63		3,779
Extraordinary gains (losses)	特 別 損 益	(51)	(47)		(4)
Gains on disposal of noncurrent assets	う ち 固 定 資 産 処 分 損 益	(51)	(46)		(4)
Income before income taxes	税 引 前 中 間 純 利 益	3,792	16		3,775
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	776	(857)		1,634
Income taxes-deferred	法 人 税 等 調 整 額	(29)	(2)		(27)
Total income taxes	法 人 税 等 合 計	747	(859)		1,607
Net income	中 間 純 利 益	3,044	876		2,168
Bad debt disposal ((1) + (3) - (4))	不 良 債 権 処 理 額	952	(62)		1,014
Credit cost ((1) + (2) + (3) - (4))	与 信 費 用	1,314	(258)		1,572

Consolidated

(¥ million)

	(Japanese)	IHFY14	YoY increase (decrease)	IHFY13
Gross business profit	連結業務粗利益	16,516	198	16,318
Interest income	資金利益	14,034	(54)	14,088
Trust fees	信託報酬	169	(85)	254
Fees and commissions	役務取引等利益	1,236	(118)	1,355
Other business profit	その他業務利益	1,076	455	620
Operating expenses	営業経費	10,702	5	10,696
Loan-loss provisions	貸倒償却引当費用	1,695	87	1,608
Provision of general allowance for possible loan losses	一般貸倒引当金繰入額	505	(10)	516
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	747	176	571
Provision of reserve for compensation for trust principal losses	信託元本補填引当金繰入額	-	(109)	109
Written-off of loans	貸出金償却	433	26	406
Losses on sale of credit	債権売却損	8	4	3
Net gains (losses) on equity securities	株式等関係損益	56	(562)	618
Other	その他	231	106	125
Ordinary profit	経常利益	4,406	(350)	4,757
Extraordinary gains (losses)	特別損益	(51)	(47)	(4)
Gains on disposal of noncurrent assets	うち固定資産処分損益	(51)	(46)	(4)
Income before income taxes and minority interests	税金等調整前中間純利益	4,355	(397)	4,752
Income taxes-current	法人税、住民税及び事業税	1,042	(887)	1,929
Income taxes-deferred	法人税等調整額	3	(76)	80
Total income taxes	法人税等合計	1,046	(963)	2,010
Income before minority interests	少数株主損益調整前中間純利益	3,308	565	2,742
Minority interests in income (loss)	少数株主利益	224	(41)	265
Net income	中間純利益	3,084	607	2,476

(Note) Gross business profit = interest income + fund procurement cost for the acquisition of money held in trust + trust fees + fees and commissions + other business profit

(Reference)

(¥ million)

Net business profit (on a consolidated basis)*	連結業務純益	5,322	206	5,115
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(Note) Gross business profit - operating expenses (excluding non-recurrent items) - provision of general allowance for possible loan losses

(Consolidated)

(Number of companies)

Number of consolidated subsidiaries	連結子会社数	6	(3)	9
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2. Net business profit (non-consolidated)

(¥ million)

	(Japanese)	1H FY14	YoY	1H FY13
			increase (decrease)	
Net business profit (prior to provision of general allowance for possible loan losses)	業 務 純 益 (一般貸引繰入前)	4,899	251	4,648
Per staff (¥ thousand)	職員一人当たり (千円)	4,430	249	4,180
Net business profit	業 務 純 益	4,537	446	4,090
Per staff (¥ thousand)	職員一人当たり (千円)	4,102	424	3,678

(Note) The average number of employees during the term (excluding those seconded to other organizations) is employed.

3. Interest margins (non-consolidated)

(1) Aggregate

(%)

	(Japanese)	1H FY14	YoY	1H FY13
			increase (decrease) (pp)	
Yield on fund operation (A)	資 金 運 用 利 回	1.62	(0.02)	1.64
Yield on loans	貸 出 金 利 回	2.05	(0.15)	2.20
Yield on securities	有 価 証 券 利 回	0.70	0.08	0.62
Fund procurement cost (B)	資 金 調 達 原 価	1.25	(0.06)	1.31
Yield on deposits	預 金 等 利 回	0.09	(0.02)	0.11
Yield on external debt*	外 部 負 債 利 回	0.10	0.00	0.10
Gross interest margin (A)-(B)	総 資 金 利 鞘	0.37	0.04	0.33

(Note) External debt* = call money + bills sold + borrowed money

(2) Domestic

(%)

	(Japanese)	1H FY14	YoY	1H FY13
			increase (decrease) (pp)	
Yield on fund operation (A)	資 金 運 用 利 回	1.61	(0.03)	1.64
Yield on loans	貸 出 金 利 回	2.05	(0.15)	2.20
Yield on securities	有 価 証 券 利 回	0.65	0.06	0.59
Fund procurement cost (B)	資 金 調 達 原 価	1.21	(0.05)	1.26
Yield on deposits	預 金 等 利 回	0.09	(0.02)	0.11
Yield on external debt*	外 部 負 債 利 回	0.10	0.00	0.10
Gross interest margin (A)-(B)	総 資 金 利 鞘	0.40	0.02	0.38

(Note) External debt* = call money + bills sold + borrowed money

4. Gains and losses on securities (non-consolidated)

(¥ million)

	(Japanese)	1H FY14	YoY	1H FY13
			increase (decrease)	
Gains (losses) on bond trading	国債等債券関係損益 (5 勘定戻)	245	494	(249)
Gains on sale of bonds	売却益	299	131	167
Gains on redemption of bonds	償還益	-	-	-
Losses on sale of bonds	売却損	54	(362)	417
Losses on redemption of bonds	償還損	-	-	-
Write-off	償却	-	-	-

Net gains (losses) on equity securities	株式等関係損益 (3 勘定戻)	56	(562)	618
Gains on sale of equity shares	売却益	73	(583)	656
Losses on sale of equity shares	売却損	16	(9)	25
Write-off	償却	0	(11)	12

5. Capital ratio (domestic standards)

(1) Capital ratio (domestic standards) (non-consolidated)

(¥ million, %)

Basel III Standard	バーゼルIII 基準	1H FY14	FY13
(1) Capital ratio	自己資本比率	11.46	11.66
(2) Basic elements of core capital	コア資本に係る 基礎項目	119,028	116,768
45% of the difference between the revalued land and the book value	うち土地の再評 価差額の45%	1,179	1,179
General allowance for possible loan losses	うち一般貸倒 引当金	3,911	3,549
Qualifying subordinated debt	うち負債性資本 調達手段等	-	-
(3) Adjustments to core capital	コア資本に係る 調整項目	-	-
(4) Capital ratio (2)-(3)	自己資本	119,028	116,768
(5) Risk-weighted assets	リスクアセット	1,038,352	1,000,667

(¥ million, %)

Basel II Standard	バーゼルII 基準	1H FY13
(1) Capital ratio	自己資本比率	11.94
(2) Tier I	T i e r I	110,877
(3) Tier II	T i e r II	4,646
45% of the difference between the revalued land and the book value	土地の再評価差 額の45%	1,179
General allowance for possible loan losses	一般貸倒 引当金	3,467
Qualifying subordinated debt	負債性資本調達 手段等	-
(4) Exclusion	控除項目	1,042
(Intentional equity holdings by other financial institutions)	他の金融機関の 資本調達手 段の意図的な保 有相当額	1,042
(5) Capital ratio (2)+(3)-(4)	自己資本	114,480
(6) Risk-weighted assets	リスクアセット	958,759

(2) Capital ratio (domestic standards) (consolidated)

(¥ million, %)

Basel III Standard	バーゼルIII 基準	1H FY14	FY13
(1) Capital ratio	自己資本比率	12.33	12.49
(2) Basic elements of core capital	コア資本に係る 基礎項目	130,642	127,942
45% of the difference between the revalued land and the book value	うち土地の再評価差額の45%	1,179	1,179
General allowance for possible loan losses	うち一般貸倒引当金	5,070	4,564
Qualifying subordinated debt	うち負債性資本調達手段等	-	-
(3) Adjustments to core capital	コア資本に係る調整項目	-	-
(4) Capital ratio (2)-(3)	自己資本	130,642	127,942
(5) Risk-weighted assets	リスクアセット	1,058,818	1,023,896

(¥ million, %)

Basel II Standard	バーゼルII 基準	1H FY13
(1) Capital ratio	自己資本比率	12.73
(2) Tier I	T i e r I	120,468
(3) Tier II	T i e r II	5,664
45% of the difference between the revalued land and the book value	土地の再評価差額の45%	1,179
General allowance for possible loan losses	一般貸倒引当金	4,485
Qualifying subordinated debt	負債性資本調達手段等	-
(4) Exclusion	控除項目	1,042
(Intentional equity holdings by other financial institutions)	他の金融機関の資本調達手段の意図的な保有相当額	1,042
(5) Capital ratio (2)+(3)-(4)	自己資本	125,090
(6) Risk-weighted assets	リスクアセット	982,367

6. ROE (non-consolidated)

(%)

	(Japanese)	1H FY14	YoY increase (decrease) (pp)	1H FY13
Net business profit basis	業務純益ベース	7.27	0.50	6.77
Business profit on core banking operations basis	コア業務純益ベース	7.53	(0.57)	8.10
Net income basis	中間純利益ベース	4.88	1.30	3.58

(Calculation formula)

Net business profit (business profit on core banking operations, net income)

(Net assets at the beginning of period + net assets at the end of period) ÷ 2

×365÷183×100

* Business profit on core banking operations = Net business profit – gains (losses) on bond trading + provision of general allowance for possible loan losses + written-off claims under trust accounts

* Subscription rights to shares are excluded from net assets

(Reference)

ROE (shareholders' equity basis; non-consolidated)

(%)

	(Japanese)	1H FY14	YoY increase (decrease) (pp)	1H FY13
Net business profit basis	業務純益ベース	7.99	0.62	7.37
Business profit on core banking operations basis	コア業務純益ベース	8.27	(0.56)	8.83
Net income basis	中間純利益ベース	5.36	1.45	3.91

(Calculation formula)

Net business profit (business profit on core banking operations, net income)

(Shareholders' equity at the beginning of period + shareholders' equity at the end of period) ÷ 2

×365÷183×100

III. Loans and Bills Discounted

1. Risk-monitored loans (under the Banking Law)

* Partial charge-offs are implemented.

** Recognition of accrued interest (asset self-assessment basis)

Non-consolidated

(¥ million)

		(Japanese)	As of	Comparison	Comparison	As of March	As of	
			September	with the	with the			31, 2014
			30, 2014	previous	previous interim			
				balance-sheet	balance-sheet			
				date	date			
				(March 31,	(September 30,			
				2014)	2013)			
Risk-monitored assets	リスク管理債権	Loans to bankrupt borrowers	破綻先債権額	1,069	(765)	(536)	1,835	1,606
		Delinquent loans	延滞債権額	14,799	(1,418)	(912)	16,218	15,712
		Past due loans (3 months or more)	3ヶ月以上延滞債権額	377	72	(61)	305	439
		Restructured loans	貸出条件緩和債権額	4,312	1,002	210	3,309	4,101
		Total	合計	20,558	(1,110)	(1,300)	21,669	21,859

(Note) Including trust accounts.

(¥ million)

Loans (term-end balance)	貸出金残高(未残)	1,278,891	27,473	62,023	1,251,418	1,216,867
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(Note) Including trust accounts.

(%)

		(Japanese)	As of	Comparison	Comparison	As of March	As of	
			September	with the	with the			31, 2014
			0.08	(0.06)	(0.05)			
				(0.14)	(0.14)			
				0.00	(0.01)			
				0.07	0.00			
				(0.13)	(0.19)			
As a percentage of total loans	貸出金残高比	Loans to bankrupt borrowers	破綻先債権	0.08	(0.06)	(0.05)	0.14	0.13
		Delinquent loans	延滞債権	1.15	(0.14)	(0.14)	1.29	1.29
		Past due loans (3 months or more)	3ヶ月以上延滞債権	0.02	0.00	(0.01)	0.02	0.03
		Restructured loans	貸出条件緩和債権	0.33	0.07	0.00	0.26	0.33
		Total	合計	1.60	(0.13)	(0.19)	1.73	1.79

(Note) Including trust accounts.

Consolidated

(¥ million)

		(Japanese)	As of	Comparison	Comparison	As of March	As of	
			September	with the	with the			31, 2014
			30, 2014	previous	previous interim			
				balance-sheet	balance-sheet			
				date	date			
				(March 31,	(September 30,			
				2014)	2013)			
Risk-monitored assets	リスク管理債権	Loans to bankrupt borrowers	破綻先債権額	1,097	(800)	(585)	1,897	1,683
		Delinquent loans	延滞債権額	15,354	(1,411)	(891)	16,765	16,245
		Past due loans (3 months or more)	3ヶ月以上延滞債権額	377	72	(61)	305	439
		Restructured loans	貸出条件緩和債権額	4,312	1,002	210	3,309	4,101
		Total	合計	21,141	(1,136)	(1,328)	22,277	22,469

(Note) Including trust accounts.

(¥ million)

Loans (term-end balance)	貸出金残高(未残)	1,268,207	26,810	60,794	1,241,397	1,207,413
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(Note) Including trust accounts.

(%)

As a percentage of total loans	貸出金残高比	Loans to bankrupt borrowers	破綻先債権	0.08	(0.07)	(0.05)	0.15	0.13
		Delinquent loans	延滞債権	1.21	(0.14)	(0.13)	1.35	1.34
		Past due loans (3 months or more)	3ヶ月以上延滞債権	0.02	0.00	(0.01)	0.02	0.03
		Restructured loans	貸出条件緩和債権	0.34	0.08	0.01	0.26	0.33
		Total	合計	1.66	(0.13)	(0.20)	1.79	1.86

(Note) Including trust accounts.

2. Allowance for loan losses

Non-consolidated

(¥ million)

	(Japanese)	As of September 30, 2014	Comparison with the previous balance-sheet date		As of March 31, 2014	As of September 30, 2013
			(March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2013)		
Allowance for loan losses	貸倒引当金	8,472	(1,527)	(1,022)	9,999	9,494
General allowance	一般貸倒引当金	3,911	362	444	3,549	3,467
Specific allowance	個別貸倒引当金	4,560	(1,889)	(1,466)	6,450	6,027
Reserve for compensation for trust principal losses	信託元本補填 引当金	216	(39)	22	255	194

Consolidated

(¥ million)

	(Japanese)	As of September 30, 2014	Comparison with the previous balance-sheet date		As of March 31, 2014	As of September 30, 2013
			(March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2013)		
Allowance for loan losses	貸倒引当金	11,655	(1,340)	(955)	12,995	12,611
General allowance	一般貸倒引当金	5,070	505	585	4,564	4,485
Specific allowance	個別貸倒引当金	6,585	(1,846)	(1,540)	8,431	8,125
Reserve for compensation for trust principal losses	信託元本補填 引当金	216	(39)	22	255	194

3. Coverage of risk monitored loans

Non-consolidated

(¥ million, %)

	(Japanese)	As of September 30, 2014	Comparison with the previous balance-sheet date		As of March 31, 2014	As of September 30, 2013
			(March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2013)		
Risk-monitored loans (A)	リスク管理債権額	20,558	(1,110)	(1,300)	21,669	21,859
Coverage	保 全 額	18,970	(1,004)	(896)	19,975	19,867
Allowance for loan losses (B)	貸倒引当金	5,106	(1,788)	(1,540)	6,894	6,647
Collateral and guarantees (C)	担保・保証等	13,864	783	644	13,080	13,219
Coverage ratio (B+C)/(A)	保 全 率	92.27	0.09	1.39	92.18	90.88
Allowance for loan losses (B/A)	貸倒引当金	24.83	(6.98)	(5.57)	31.81	30.40
Collateral and guarantees (C/A)	担保・保証等	67.43	7.07	6.96	60.36	60.47

(Note) Including trust accounts.

Consolidated

(¥ million, %)

	<i>(Japanese)</i>	As of September 30, 2014	Comparison with		As of March 31, 2014	As of September 30, 2013
			the previous balance-sheet date (March 31, 2014)	the previous interim balance-sheet date (September 30, 2013)		
Risk-monitored loans (A)	リスク管理債権額	21,141	(1,136)	(1,328)	22,277	22,469
Coverage	保 全 額	19,536	(1,033)	(924)	20,570	20,461
Allowance for loan losses (B)	貸 倒 引 当 金	5,445	(1,792)	(1,557)	7,237	7,003
Collateral and guarantees (C)	担 保 ・ 保 証 等	14,091	758	633	13,333	13,458
Coverage ratio (B+C)/(A)	保 全 率	92.41	0.08	1.35	92.33	91.06
Allowance for loan losses (B/A)	貸 倒 引 当 金	25.75	(6.73)	(5.41)	32.48	31.16
Collateral and guarantees (C/A)	担 保 ・ 保 証 等	66.65	6.81	6.76	59.84	59.89

(Note) Including trust accounts.

4. Mandatory disclosure of bad debt under the Financial Reconstruction Law

* Partial charge-offs are implemented.

Non-consolidated

(¥ million, %)

	(Japanese)	As of September 30, 2014			As of March 31, 2014	As of September 30, 2013
			Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2013)		
Bankrupt and quasi-bankrupt assets	破産更生債権及びこれらに準ずる債権	7,111	(2,827)	(3,061)	9,939	10,172
Doubtful assets	危険債権	8,866	623	1,600	8,242	7,265
Substandard loans	要管理債権	4,689	1,074	148	3,614	4,540
Total (A)	合計	20,667	(1,129)	(1,311)	21,797	21,979
Normal assets	正常債権	1,269,437	28,817	63,039	1,240,619	1,206,397
Total credit balance (B)	総与信残高	1,290,105	27,688	61,728	1,262,416	1,228,377
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.60	(0.12)	(0.18)	1.72	1.78
Partial charge-offs	部分直接償却額	4,365	1,157	1,486	3,207	2,879

(Note) Including trust accounts.

Consolidated

(¥ million, %)

	(Japanese)	As of September 30, 2014			As of March 31, 2014	As of September 30, 2013
			Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2013)		
Bankrupt and quasi-bankrupt assets	破産更生債権及びこれらに準ずる債権	7,662	(2,858)	(3,089)	10,520	10,751
Doubtful assets	危険債権	8,898	628	1,601	8,270	7,297
Substandard loans	要管理債権	4,689	1,074	148	3,614	4,540
Total (A)	合計	21,250	(1,155)	(1,339)	22,405	22,590
Normal assets	正常債権	1,258,185	28,179	61,835	1,230,005	1,196,349
Total credit balance (B)	総与信残高	1,279,435	27,024	60,496	1,252,411	1,218,939
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.66	(0.12)	(0.19)	1.78	1.85
Partial charge-offs	部分直接償却額	5,184	1,084	1,233	4,099	3,950

(Note) Including trust accounts.

5. Coverage of assets subject to mandatory disclosure under the Financial Reconstruction Law

Non-consolidated

(¥ million)

	(Japanese)	As of September 30, 2014			As of March 31, 2014	As of September 30, 2013
			Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2013)		
Coverage (C)	保全額	19,064	(1,014)	(885)	20,079	19,949
Allowance for loan losses	貸倒引当金	5,192	(1,792)	(1,525)	6,984	6,717
Collateral and guaranteed	担保・保証等	13,872	777	640	13,095	13,232

(Note) Including trust accounts.

	(Japanese)					(%)
Coverage ratio (C)/(A)	保全率	92.24	0.12	1.48	92.12	90.76

Consolidated

(¥ million)

	(Japanese)	As of September 30, 2014	Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2013)	As of March 31, 2014	As of September 30, 2013
Coverage (C)	保 全 額	19,630	(1,044)	(913)	20,674	20,543
Allowance for loan losses	貸 倒 引 当 金	5,531	(1,796)	(1,542)	7,327	7,073
Collateral and guaranteed	担 保 ・ 保 証 等	14,099	752	629	13,347	13,470

(Note) Including trust accounts.

Coverage ratio (C)/(A)	保 全 率	92.37	0.10	1.43	92.27	90.94
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6. Allowance ratio and coverage ratio of assets subject to mandatory disclosure under the Financial Reconstruction Law by asset category and borrower category

Allowance ratios and coverage ratios of assets subject to mandatory disclosure under the Financial Reconstruction Law (non-consolidated)

(¥ million, %)

	(Japanese)	As of September 30, 2014			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	7,111	8,866	4,689	20,667
Covered portion (B)	担 保 等 の 保 全 額	4,548	6,255	3,067	13,872
Uncovered portion (C)=(A)-(B)	未 保 全 額	2,562	2,610	1,622	6,795
Allowance for loan losses (D)	引 当 額	2,562	2,176	453	5,192
Allowance ratio (D)/(C)	引 当 率	100.00	83.35	27.95	76.40
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	95.09	75.08	92.24

(Note) Including trust accounts.

Allowance ratio and coverage ratio of assets by borrower category (non-consolidated)

(¥ million, %)

	(Japanese)	As of September 30, 2014			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	1,080	6,031	8,866	15,978
Covered portion (B)	担 保 等 の 保 全 額	899	3,648	6,255	10,804
Uncovered portion (C)=(A)-(B)	未 保 全 額	180	2,382	2,610	5,173
Allowance for loan losses (D)	引 当 額	180	2,382	2,176	4,738
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	83.35	91.60
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	95.09	97.28

(Note) Including trust accounts.

Allowance ratios and coverage ratios of assets subject to mandatory disclosure under the Financial Reconstruction Law (consolidated)

(¥ million, %)

	(Japanese)	As of September 30, 2014			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	7,662	8,898	4,689	21,250
Covered portion (B)	担 保 等 の 保 全 額	4,776	6,255	3,067	14,099
Uncovered portion (C)=(A)-(B)	未 保 全 額	2,886	2,642	1,622	7,150
Allowance for loan losses (D)	引 当 額	2,886	2,191	453	5,531
Allowance ratio (D)/(C)	引 当 率	100.00	82.92	27.95	77.35
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	94.93	75.08	92.37

(Note) Including trust accounts.

Allowance ratio and coverage ratio of assets by borrower category (consolidated)

(¥ million, %)

	(Japanese)	As of September 30, 2014			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	1,108	6,554	8,898	16,560
Covered portion (B)	担 保 等 の 保 全 額	917	3,858	6,255	11,031
Uncovered portion (C)=(A)-(B)	未 保 全 額	191	2,695	2,642	5,528
Allowance for loan losses (D)	引 当 額	191	2,695	2,191	5,077
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	82.92	91.84
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	94.93	97.27

(Note) Including trust accounts.

7. Asset self-assessment and classification of assets (non-consolidated)

(¥ million, %)

	(Japanese)	As of September 30, 2014		As of March 31, 2014		As of September 30, 2013	
		Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	総 与 信 残 高	1,290,105	100.00	1,262,416	100.00	1,228,377	100.00
Classification I	非 分 類 額	1,152,883	89.36	1,129,663	89.48	1,092,229	88.91
Total classified amount	分 類 額 合 計	137,222	10.63	132,752	10.51	136,148	11.08
Classification II	Ⅱ 分 類	136,853	10.60	132,256	10.47	135,585	11.03
Classification III	Ⅲ 分 類	368	0.02	496	0.03	562	0.04
Classification IV	Ⅳ 分 類	-	-	-	-	-	-

(Notes)

- Total credit balance: total balance of securities loaned, loans and bills discounted, foreign exchanges, accrued interest, suspense payments and customers' liabilities for acceptances and guarantees. The provision of specific allowance for loan losses are deducted from figures of each classifications.
- Classification I: Assets not classified under Classifications II, III, or IV assets, with no risks of noncollectivity or impairment of asset value
Classification II: Assets perceived to have an above-average risk of noncollectivity
Classification III: Assets for which final collection or asset value is very doubtful and which pose a high risk of incurring loss for which reasonable estimation is difficult
Classification IV: Assets assessed as uncollectible or worthless

Self-assessment borrower categories 自己査定区分	Standards for write-offs and reserves 償却・引当基準
Bankrupt assets 破綻先債権	Provision of specific allowance for loan losses in a full amount of the portion not covered by collateral and guarantees, or direct charge-offs
Effectively bankrupt assets 実質破綻先債権	担保・保証等で保全されていない債権額の100%を個別貸倒引当金として計上するか、又は直接償却する。
Potentially bankrupt assets 破綻懸念先債権	Provision of specific allowance for loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate based on the historical default rate 貸倒実績率に基づく予想損失率を乗じて算定した予想損失額に相当する額を個別貸倒引当金として計上する。
Assets requiring monitoring 要管理先債権	Provision of general allowance for possible loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate for three years based on the historical default rate to the asset balance 対象債権残高に対し、貸倒実績率に基づく今後3年間の予想損失率を乗じて算定した予想損失額を一般貸倒引当金として計上する。
Other assets requiring caution その他要注意先債権	Provision of general allowance for possible loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate for one year based on the historical default rate to the asset balance 対象債権残高に対し、貸倒実績率に基づく今後1年間の予想損失率を乗じて算定した予想損失額を一般貸倒引当金として計上する。
Normal assets 正常先債権	

However, the following standards for write-offs and reserves have been adopted for the DCFs and DDSs.

<p>DCF DCF先</p>	<p>Provision of general allowances for possible loan losses in an amount of asset balance after deduction of discounted present value of future cash flows 対象先の将来キャッシュ・フローの割引現在価値を見積り、当該額を対象債権残高から控除した金額を一般貸倒引当金として計上する。</p>
<p>DDS DDS先</p>	<p>Estimated loan losses on total monetary claims in an amount calculated by using the estimated loss rate without regard to preference or subordination, or in an amount equivalent to acquisition cost or write-off cost estimating that the collectible amount of subordinated loans is zero 当該債務者に対する金銭債権全体について、優先・劣後の関係を考慮せずに予想損失率を用いて計上する。又は、資本的劣後ローンの回収可能見込額をゼロと算定し、取得原価又は償却原価と同額を貸倒見込額として計上する。</p>

8. Asset self-assessment and mandatory disclosure of assets under the Financial Reconstruction Law (non-consolidated)

(¥ million)

Asset self-assessment (by assets category) 自己査定結果 (債務者区分) Scope: Total credits 対象: 総与信					Assets subject to mandatory disclosure under the Financial Reconstruction Law 金融再生法 開示債権 Scope: Total credits 対象: 総与信	Risk-monitored loans リスク 管理債権 Scope: Loans and bills discounted 対象: 貸出金	Allowance 引当金	Coverage ratio (Allowance ratio) 保全率 (引当率)		
Assets category (after charge-offs) 債務者区分 (償却後)	Classification 分類									
	I 非分類	II II分類	III III分類	IV IV分類						
Bankrupt assets 破綻先 1,080	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 251 828		Fully reserved 全額引当	Direct charge-offs 償却引当	Bankrupt and quasi-bankrupt assets 破産更生債権及びこれらに準ずる債権 7,111	Bankrupt loans 破綻先債権 1,069	180	100.00%		
Effectively bankrupt assets 実質破綻先 6,031	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 3,150 2,880				Coverage ratio: 保全率: 100.00%	Delinquent loans 延滞債権 14,799			2,382	100.00%
Potentially bankrupt assets 破綻懸念先 8,866	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 5,327 3,170				Necessary amount reserved 必要額を引当 368	Doubtful assets 危険債権 8,866 Coverage ratio: 保全率: 95.09%			2,176	95.09% (83.35%)
Assets requiring monitoring 要管理先 6,067	Collateral: 担保: 4,306 Non-Covered: 信用: 1,760 1,124 4,942		Provision of reserves in an estimated loss amount for three years based on historical default rates. Fully reserved for loans converted to subordinated debt (DDS). 貸倒実績率に基づく3年間の予想損失額を引当。資本的劣後ローン (DDS) は全額引当。		Substandard loans 要管理債権 4,689 Coverage ratio: 保全率: 75.08%	Past due loans (3 months or more) 3ヶ月以上延滞債権 377	574	80.45% (32.63%)		
	Other assets requiring caution 要管理先以外の要注意先 156,493	31,462 125,030			Subtotal 小計 20,667 Overall coverage 全体の保全率 92.24%	Restructured loans 貸出条件緩和債権 4,312 Total 合計 20,558			3,284	
Normal assets 正常先 1,111,566	1,111,566		Provision of reserves in an estimated loss amount for one year based on historical default rates. 貸倒実績率に基づく1年間の予想損失額を引当。		Normal assets 正常債権 1,269,437		61			
Total 合計 1,290,105	1,152,883 136,853				1,290,105	1,278,891	8,659	92.64% (76.62%)		

(Note) Including trust accounts.

9. Loans and bills discounted by industrial segment

(1) Loans made by industrial segment (non-consolidated)

(¥ million)

	(Japanese)	As of September 30, 2014			As of March 31, 2014	As of September 30, 2013
			Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2013)		
Domestic branches (excl. the special account for international financial transactions)	国内店分(除く特別国際金融取引勘定)	1,278,891	27,473	62,023	1,251,418	1,216,867
Manufacturing	製造業	35,053	(1,627)	1,210	36,680	33,843
Agriculture and Forestry	農業, 林業	773	180	208	592	564
Fishery	漁業	501	(33)	(28)	535	529
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	1,098	(880)	(185)	1,978	1,284
Construction	建設業	42,261	(2,478)	(209)	44,740	42,471
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	6,321	2,786	2,582	3,535	3,739
Telecommunications	情報通信業	8,634	1,396	1,278	7,237	7,356
Transport and postal activities	運輸業, 郵便業	15,986	1,158	1,901	14,828	14,085
Wholesaling and Retailing	卸売業, 小売業	109,288	(5,605)	(6,257)	114,893	115,546
Finance and insurance	金融業, 保険業	26,880	1,859	2,699	25,021	24,180
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	312,038	17,181	35,006	294,856	277,031
Miscellaneous services	各種サービス業	133,856	4,306	911	129,550	132,945
Local government bodies	地方公共団体	97,930	(425)	335	98,356	97,594
Others	その他	488,266	9,655	22,571	478,610	465,694

(Note) Including trust accounts.

(2) Risk-monitored loans by industrial segment (non-consolidated)

(¥ million)

	(Japanese)	As of September 30, 2014			As of March 31, 2014	As of September 30, 2013
			Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2013)		
Domestic branches (excl. the special account for international financial transactions)	国内店分(除く特別国際金融取引勘定)	20,558	(1,110)	(1,300)	21,669	21,859
Manufacturing	製造業	1,517	303	33	1,214	1,483
Agriculture and Forestry	農業, 林業	2	0	(20)	3	22
Fishery	漁業	475	(31)	(35)	506	510
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	93	(4)	(43)	98	137
Construction	建設業	961	(846)	(171)	1,807	1,132
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	-	-	-	-	-
Telecommunications	情報通信業	601	(60)	(56)	661	657
Transport and postal activities	運輸業, 郵便業	257	(52)	163	310	94
Wholesaling and Retailing	卸売業, 小売業	2,461	(2,012)	(2,281)	4,474	4,742
Finance and insurance	金融業, 保険業	6	(2)	(3)	9	10
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	3,735	396	242	3,338	3,492
Miscellaneous services	各種サービス業	4,774	874	550	3,899	4,223
Local government bodies	地方公共団体	-	-	-	-	-
Others	その他	5,671	326	321	5,344	5,350

(Note) Including trust accounts.

(3) Loan and bad debt balances -- wholesaling & retailing, construction, real estate, finance (excluding banking)

(¥ million)

			Risk-monitored loans (Banking Law)				
			Total loans	Past due loans (3 months or more)	Restructured loans	Delinquent loans	Bankrupt loans
Wholesaling/ retailing	卸売・小売業	September 30, 2013	115,546	51	729	3,103	858
		March 31, 2014	114,893	9	86	4,274	104
		September 30, 2014	109,288	4	623	1,832	1
Construction	建設業	September 30, 2013	42,471	-	115	1,014	2
		March 31, 2014	44,740	-	116	1,141	549
		September 30, 2014	42,261	1	39	816	103
Real estate	不動産業	September 30, 2013	254,214	100	359	2,938	9
		March 31, 2014	271,659	-	362	2,646	248
		September 30, 2014	288,470	5	350	3,064	238
Finance (excl. banking)	その他金融	September 30, 2013	8,026	-	-	-	-
		March 31, 2014	8,911	-	-	-	-
		September 30, 2014	10,917	-	-	-	-

(Note) Including trust accounts.

(¥ million)

			Mandatory disclosure under the Financial Reconstruction Law			
			Total credit balance	Substandard loans	Doubtful assets	Bankrupt and quasi-bankrupt assets
Wholesaling/ retailing	卸売・小売業	September 30, 2013	119,152	781	1,033	2,930
		March 31, 2014	118,433	95	2,243	2,153
		September 30, 2014	112,948	627	1,519	323
Construction	建設業	September 30, 2013	43,422	115	781	235
		March 31, 2014	45,571	116	875	819
		September 30, 2014	43,526	41	584	335
Real estate	不動産業	September 30, 2013	256,873	460	1,402	1,649
		March 31, 2014	273,475	362	1,261	1,729
		September 30, 2014	290,024	356	1,561	1,833
Finance (excl. banking)	その他金融	September 30, 2013	8,031	-	-	-
		March 31, 2014	8,915	-	-	-
		September 30, 2014	10,922	-	-	-

(Note) Including trust accounts.

(4) Consumer loan balance (non-consolidated)

(¥ million)

	(Japanese)	As of September 30, 2014	Comparison with the previous balance-sheet date (March 31, 2014)		As of March 31, 2014	As of September 30, 2013
			Comparison with the previous interim balance-sheet date (September 30, 2013)			
Loans to consumers	生活密着型ローン 残 高	541,773 [542,704]	12,948 [12,869]	33,052 [32,850]	528,825 [529,835]	508,721 [509,854]
Housing loans (incl. mortgage loans)	うち住宅ローン 残 高	477,240 [477,713]	13,127 [13,079]	31,153 [31,062]	464,112 [464,633]	446,087 [446,651]
Other than housing loans	うちその他ローン 残 高	64,532 [64,991]	(179) [(210)]	1,898 [1,787]	64,712 [65,202]	62,633 [63,203]

(Note) Amounts posted under trust accounts are included in the figures recorded on the lower rows.

(5) Loans to SMEs and ratio of loans to SMEs to total loans (non-consolidated)

(¥ million, %)

	(Japanese)	As of September 30, 2014	Comparison with the previous balance-sheet date (March 31, 2014)		As of March 31, 2014	As of September 30, 2013
			Comparison with the previous interim balance-sheet date (September 30, 2013)			
Loans to SMEs	中小企業等貸出残高	1,095,648 [1,099,155]	26,654 [26,215]	61,966 [60,885]	1,068,993 [1,072,940]	1,033,682 [1,038,270]
As a percentage of total loans	中小企業等貸出比率	85.90 [85.94]	0.21 [0.21]	0.63 [0.62]	85.69 [85.73]	85.27 [85.32]

(Note) Amounts posted under trust accounts are included in the figures recorded on the lower rows.

10. Loans guaranteed by credit guarantee associations (non-consolidated)

(¥ million)

	(Japanese)	As of September 30, 2014	As of March 31, 2014	As of September 30, 2013
Loans guaranteed by credit guarantee associations	信用保証協会保証付の 融 資 残 高	59,198	66,043	67,789
Special credit lines	うち特別保証枠分	18	21	46

11. Loan balance to affiliate non-bank financial institutions (non-consolidated)

(¥ million)

As of September 30, 2014	As of March 31, 2014	As of September 30, 2013
13,111	12,603	12,182

12. Deposits and loan balances (non-consolidated)

(¥ million)

		(term-end balance)	As of September 30, 2014	Comparison with the previous balance-sheet date (March 31, 2014)		As of March 31, 2014	As of September 30, 2013
				Comparison with the previous interim balance-sheet date (September 30, 2013)			
Deposits	預 金	(term-end balance)	1,792,784 [1,854,308]	105,185 [99,158]	88,055 [77,397]	1,687,598 [1,755,149]	1,704,729 [1,776,910]
		(average balance)	1,742,473 [1,806,407]	68,833 [60,722]	61,052 [51,034]	1,673,640 [1,745,685]	1,681,421 [1,755,373]
Loans	貸 出 金	(term-end balance)	1,275,373 [1,278,891]	27,919 [27,473]	63,223 [62,023]	1,247,454 [1,251,418]	1,212,149 [1,216,867]
		(average balance)	1,236,274 [1,239,972]	38,876 [37,948]	49,626 [48,397]	1,197,398 [1,202,024]	1,186,648 [1,191,575]

(Note) Amounts posted under trust accounts are included in the figures recorded on the lower rows.

13. Deposit made by individuals and corporations by deposit category (average balance; non-consolidated)

(¥ million)

	<i>(Japanese)</i>	As of September 30, 2014			As of March 31, 2014	As of September 30, 2013	
			Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2013)			
Individuals	個人預金	1,136,061	11,829	15,837	1,124,231	1,120,224	
	Liquid deposits	流動性預金	566,470	25,093	36,102	541,377	530,367
	Time deposits	定期性預金	569,590	(13,264)	(20,265)	582,854	589,856
Corporations	法人預金	518,993	39,421	38,867	479,571	480,126	
	Liquid deposits	流動性預金	282,165	22,388	24,146	259,777	258,019
	Time deposits	定期性預金	236,827	17,033	14,720	219,794	222,107

(Notes) 1. Including trust accounts.

2. Deposits from corporations exclude deposits made by local governments and other public bodies and financial institutions.

IV. Performance Forecasts

1. Full-year performance forecasts for the year ending March 31, 2015 (non-consolidated)

(¥ million)

	(Japanese)	Year ending March 31, 2015 forecasts	1H ended September 30, 2014 results	Year ended March 31, 2014 results	
Ordinary income	経 常 収 益	35,700	17,936	37,159	
Ordinary profit	経 常 利 益	8,900	3,843	8,562	
Net income	当 期 (中 間) 純 利 益	6,700	3,044	4,596	
Net business profit	業 務 純 益	10,100	4,537	9,487	
Net business profit (prior to provision of general allowance)	業 務 純 益 (一 般 貸 引 繰 入 前)	10,200	4,899	10,127	
	Excl. gains (losses) on bond trading	除 く 国 債 等 債 券 関 係 損 益	10,000	4,654	10,186
Bad debt disposal	不 良 債 権 処 理 額	1,600	952	2,222	

(Note) Including bad debt disposal posted under trust accounts.

Net business profit (non-consolidated)

(¥ million)

	Prior to provision of general allowance		After making provision of general allowance	Net business profit posted under trust account (prior to write-off)		
				信託勘定償却前業務純益		
	Excluding gains (losses) on bond trading	After making provision of general allowance		Prior to provision of general allowance		After making provision of general allowance
				Excluding gains (losses) on bond trading	After making provision of general allowance	
一般貸引繰入前	除く債券損益	一般貸引繰入後	一般貸引繰入前	除く債券損益	一般貸引繰入後	
1H ended September 30, 2013	4,648	4,897	4,090	4,648	4,897	4,090
Year ended March 31, 2014	10,127	10,186	9,487	10,127	10,186	9,487
1H ended September 30, 2014	4,899	4,654	4,537	4,943	4,698	4,580
Year ending March 31, 2015 forecasts	10,200	10,000	10,100	10,300	10,000	10,100

2. Employees and branches (non-consolidated)

(1) Employees

	(Japanese)	As of September 30, 2014	Comparison with the previous interim balance-sheet data		As of March 31, 2014	As of September 30, 2013
		Comparison with the previous balance-sheet data (March 31, 2014)	Comparison with the previous interim balance-sheet data (September 30, 2013)			
Regular employees	在 籍 行 員 数	1,122	22	(14)	1,100	1,136

(2) Branches

	(Japanese)	As of September 30, 2014	Comparison with the previous interim balance-sheet data		As of March 31, 2014	As of September 30, 2013
		Comparison with the previous balance-sheet data (March 31, 2014)	Comparison with the previous interim balance-sheet data (September 30, 2013)			
Number of branches	店 舗 数	65 (4)	0 (0)	0 (0)	65 (4)	65 (4)

(Note) Branches include sub-branches. Figures in parenthesis are the number of sub-branches.

3. Shareholdings (non-consolidated)

(1) Value of shares held by the Bank

(¥ million)

	Acquisition cost	Fair market value
	取得原価ベース	時価ベース
As of September 30, 2013	15,768	20,894
As of March 31, 2014	16,573	21,591
As of September 30, 2014	16,459	23,071

(2) Impairment accounting

(¥ million)

	Net gains (losses) on equity securities	Impairment loss
	株式等関係損益	うち減損処理額
1H ended September 30, 2013	618	1
Year ended March 31, 2014	1,032	1
1H ended September 30, 2014	56	0

4. Bad debt (non-consolidated)

(1) Credit cost

(¥ million)

	1) Net provision (reversal) of general allowance	2) Bad debt disposal (bank account)	3) Bad debt disposal (trust account)	Total credit cost 1) + 2) + 3)
	一般貸倒引当金 純繰入額	不良債権処理額 (銀行勘定)	不良債権処理額 (信託勘定)	総与信費用
1H ended September 30, 2013	558	1,014	-	1,572
Year ended March 31, 2014	640	2,222	-	2,862
1H ended September 30, 2014	362	908	43	1,314
Year ending March 31, 2015 forecasts	142	1,577	53	1,773

(Note) 2) = specific allowance for loan losses + written-off of loans + losses on sale of credit

(2) Bad debt balance

(¥ million)

	Asset self-assessment				
	自己査定				
	Bankrupt assets	Potentially bankrupt assets	Potentially bankrupt assets or below	Assets requiring caution	Total
	1)	2)	1) + 2)	3)	1) + 2) + 3)
	破綻・実質破綻先	破綻懸念先	破綻懸念先以下	要注意先	計
As of September 30, 2013	10,172	7,265	17,438	165,595	183,033
As of March 31, 2014	9,939	8,242	18,182	161,319	179,501
As of September 30, 2014	7,111	8,866	15,978	162,560	178,539

	Under the Financial Reconstruction Law	
	金融再生法基準	
	Substandard loans	Total
	4)	1) + 2) + 4)
	要管理債権	計
As of September 30, 2013	4,540	21,979
As of March 31, 2014	3,614	21,797
As of September 30, 2014	4,689	20,667

(Note) Including trust accounts.

(3) Bad debt final disposal and new occurrence

a. Bad debt balance (under the Financial Reconstruction Law)

(¥ million)

	Bankrupt and quasi-bankrupt assets, etc.	Doubtful assets	Total
	破産更生債権	危険債権	合計
As of September 30, 2013	10,172	7,265	17,438
As of March 31, 2014	9,939	8,242	18,182
As of September 30, 2014	7,111	8,866	15,978
New occurrence during fiscal 2014 first half	618	3,592	4,210
Removed from balance sheet during fiscal 2014 first half	3,634	2,779	6,414
Net increase (decrease) during fiscal 2014 first half	(2,827)	623	(2,203)

(Note) Including trust accounts.

b. Removal from balance sheet by type of disposal measure

(¥ million)

	(Japanese)	1H ended September 30, 2014 results	Year ended March 31, 2014 results
Liquidation and similar measures	清算型処理	-	-
Corporate rehabilitation	再建型処理	-	-
Improved performance by corporate rehabilitation	再建型処理に伴う業況改善	-	-
Securitization	債権流動化	-	111
Sale to RCC	RCC向け売却	-	-
Direct charge-offs	直接償却	2,881	1,313
Other	その他	3,533	4,481
Collection/repayment	回収・返済	2,792	3,298
Improved performance	業況改善	741	1,183
Total	合計	6,414	5,905

(4) Reserves for possible loan losses by borrower category and reserve ratios

				As of September 30, 2014		As of March 31, 2014		As of September 30, 2013	
Bankrupt and effectively bankrupt assets	実質破綻・破綻先債権	As a percentage of portion not secured by collateral	無担保部分の	100.00 %	¥2.5 billion	100.00 %	¥4.6 billion	100.00 %	¥4.9 billion
Potentially bankrupt assets	破綻懸念先債権	As a percentage of portion not secured by collateral	無担保部分の	83.35 %	¥2.1 billion	78.55 %	¥2.0 billion	65.11 %	¥1.2 billion
Assets requiring monitoring (substandard loans)	要管理先債権	As a percentage of debt amount	債権額の	9.46 %	¥0.5 billion	8.41 %	¥0.3 billion	11.52 %	¥0.6 billion
Assets requiring caution (excl. substandard loans)	その他要注意先債権	As a percentage of debt amount	債権額の	2.09 %	¥3.2 billion	1.93 %	¥3.0 billion	1.70 %	¥2.7 billion
Normal assets	正常先債権	As a percentage of debt amount	債権額の	0.00 %	¥0 billion	0.01 %	¥0.1 billion	0.00 %	¥0 billion

(Note) The Bank has made provisions for possible losses on assets requiring caution (excl. substandard loans), assets requiring monitoring (substandard loans), and potentially bankrupt assets in the amount of ¥1.8 billion, ¥0 billion, and ¥0 billion, respectively, as of September 30, 2014, with regard to the portion which has been converted into subordinated loans (DDS).

(5) Bad debt ratios under the Financial Reconstruction Law

							(%)
	<i>(Japanese)</i>	September 30, 2012	March 31, 2013	September 30, 2013	March 31, 2014	September 30, 2014	March 31, 2015 (forecasts)
Non-consolidated	単体ベース	1.62	1.64	1.78	1.72	1.60	1% to 1.99%
Consolidated	連結ベース	1.72	1.72	1.85	1.78	1.66	1% to 1.99%